

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jennifer Kelley Brink
Debtor

Case No. 15-03887-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 14, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2022:

Recip ID	Recipient Name and Address
db	+ Jennifer Kelley Brink, 265 Webster Street, Carlisle, PA 17013-2027
cr	+ BANK OF AMERICA, N.A., 16001 N. Dallas Pkwy, Addison, TX 75001-3311
4694053	+ BANK OF AMERICA NA, BANKRUPTCY DEPARTMENT, 3451 HAMMOND AVE 507-345-110, WATERLOO, IA 50702-5345
5297555	+ Bank of America NA, c/o James C Warmbrodt Esq, KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4747453	EDI: BANKAMER.COM	Dec 14 2022 23:43:00	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL, 33631-3785
4694054	EDI: CAPITALONE.COM	Dec 14 2022 23:43:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4694056	EDI: PENNDEPTREV	Dec 14 2022 23:43:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4694056	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 14 2022 18:41:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4701101	EDI: CAPITALONE.COM	Dec 14 2022 23:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4694057	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Dec 14 2022 18:54:55	HUD HEADQUARTERS, BANKRUPTCY NOTICES, 451 7TH STREET SW, WASHINGTON, DC 20410-0001
4694058	EDI: IRS.COM	Dec 14 2022 23:43:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4694055	Email/Text: info@pamd13trustee.com	Dec 14 2022 18:41:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
4694059	+ Email/Text: unger@members1st.org	Dec 14 2022 18:41:00	MEMBERS 1ST FCU, 5000 LOUISE DR, PO BOX 40, MECHANICSBURG, PA 17055-0040
4733485	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 14 2022 18:41:00	Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4694060	+ Email/Text: Bankruptcies@nragroup.com	Dec 14 2022 18:41:00	NATIONAL RECOVERY AGENCY, PO BOX 67015, HARRISBURG PA 17106-7015
4858710	+ Email/PDF: ebnotices@pnmac.com	Dec 14 2022 18:54:50	Pennymac Loan Services, LLC, P.O. Box 660929, Dallas, TX 75266, Pennymac Loan Services, LLC, P.O. Box 660929, Dallas, TX 75266-0929

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4858709	+ Email/PDF: ebnotices@pnmac.com	Dec 14 2022 18:54:44	Pennymac Loan Services, LLC, P.O. Box 660929, Dallas, TX 75266-0929
4694061	EDI: RMSC.COM	Dec 14 2022 23:43:00	SYNCB/CARE, BK NOTICES, PO BOX 965061, ORLANDO, FL 32896-5061
4694062	+ EDI: RMSC.COM	Dec 14 2022 23:43:00	SYNCB/PPXTRM, PO BOX 965005, ORLANDO, FL 32896-5005
4694064	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Dec 14 2022 18:41:00	UNEMPLOYMENT COMP OVERPAYMENT MATTERS, DEPT OF LABOR AND INDUSTRY, OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
4694065	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Dec 14 2022 18:41:00	UNEMPLOYMENT COMP TAX MATTERS, HARRISBURG CASES - OFF OF CHIEF COUNSEL, DEPT OF LABOR & INDUSTRY, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4694052	##+	ATLANTIC CREDIT & FINANCE, 3353 ORANGE AVENUE, ROANOKE, VA 24012-6335
4694063	##+	TOMAS MORRISON, 1557 LONGS GAP ROAD, CARLISLE, PA 17013-8658

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Jennifer Kelley Brink DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendr on@gmail.com;MottGendronLaw@jubileebk.net
Jack N Zaharopoulos (Trustee)	

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TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com

James Warmbrodt

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com

Jeremy John Kobeski

on behalf of Creditor Santander Bank NA pamb@fedphe.com

Jerome B Blank

on behalf of Creditor BANK OF AMERICA N.A. pamb@fedphe.com

Jerome B Blank

on behalf of Creditor Pennymac Loan Services LLC et al pamb@fedphe.com

Jill Manuel-Coughlin

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com

Mario John Hanyon

on behalf of Creditor BANK OF AMERICA N.A. pamb@fedphe.com, mario.hanyon@brockandscott.com

Mario John Hanyon

on behalf of Creditor Santander Bank NA pamb@fedphe.com, mario.hanyon@brockandscott.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 14

Information to identify the case:

Debtor 1

Jennifer Kelley Brink

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9407

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:15-bk-03887-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Jennifer Kelley Brink
dba General Fitness, fka Jennifer K Morrison12/14/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.